

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: PFEIFER, JENNIFYR

§ Case No. 15-80750

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 11/09/2015 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100 Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 10/16/2015

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: PFEIFER, JENNIFYR

§ Case No. 15-80750

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Debtor(s) _____

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 6,000.00
and approved disbursements of \$ 20.00
leaving a balance on hand of ¹ \$ 5,980.00

Balance on hand: \$ 5,980.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,980.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	1,350.00	0.00	1,350.00
Trustee, Expenses - JOSEPH D. OLSEN	39.24	0.00	39.24
Attorney for Trustee, Fees - Yalden, Olsen & Willette	580.50	0.00	580.50

Total to be paid for chapter 7 administration expenses: \$ 1,969.74

Remaining balance: \$ 4,010.26

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,010.26

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,010.26

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 56,468.34 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 7.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	5,950.03	0.00	422.56
2	Commerce Bank	18,612.50	0.00	1,321.82
3	Capital One Bank (USA), N.A.	9,817.09	0.00	697.19
4	Capital One, N.A.	67.76	0.00	4.81
5	American Express Bank, FSB	954.23	0.00	67.77
6	US DEPT OF EDUCATION	20,547.32	0.00	1,459.22
7	Synchrony Bank	519.41	0.00	36.89

Total to be paid for timely general unsecured claims: \$ 4,010.26

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN
Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

IN RE: PFEIFER, JENNIFYR Debtor(s)	CHAPTER 7 -- Liquidation CASE NO. 15-80750 LMT HONORABLE THOMAS M. LYNCH
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Certificate of Notice Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 JENNIFYR PFEIFER
 Debtor

Case No. 15-80750-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: ldixon
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 25

Date Rcvd: Oct 21, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2015.

db
 23082835 +JENNIFYR PFEIFER, 380 Council Trail, Lake in the Hills, IL 60156-1507
 23509337 +AMEX, Attn: Bankruptcy Dept., P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 23082837 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23367794 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
 23380924 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 23082838 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23082838 +Chase, P.O. Box 15123, Wilmington, DE 19850-5123
 23082839 Chase, P.O. Box 15821, Wilmington, DE 19850-5821
 23082840 Commerce Bank Visa, P.O. Box 806000, Kansas City, MO 64180-6000
 23082843 +Firstsource Advantage, LLC, P.O. Box 628, Buffalo, NY 14240-0628
 23082846 Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
 23082849 +TD Bank USA/Targetcred, Attn: Bankruptcy Dept., P.O. Box 673, Minneapolis, MN 55440-0673
 23566316 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 23082852 +US Dept of Ed/Glelsi, Attn: Bankruptcy Dept., P.O. Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23082836 +E-mail/Text: mmeyers@blittandgaines.com Oct 22 2015 01:43:14 Blitt & Gaines,
 661 W. Glenn Avenue, Wheeling, IL 60090-6017
 23352950 E-mail/Text: bankruptcy@commercebank.com Oct 22 2015 01:41:08 Commerce Bank,
 P O BOX 419248, KCREC-10, Kansas City, MO 64141-6248
 23082841 E-mail/PDF: mrdiscen@discover.com Oct 22 2015 02:45:17 Discover Bank, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 23322259 E-mail/PDF: mrdiscen@discover.com Oct 22 2015 02:45:17 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23082842 E-mail/Text: bankruptcy@dcicollect.com Oct 22 2015 01:42:32
 Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
 23082844 E-mail/Text: bankruptcy.bnc@gt-cs.com Oct 22 2015 01:40:31 Greentree, P.O. Box 6172,
 Rapid City, SD 57709-6172
 23082845 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 22 2015 01:40:05 Kohls/Capone,
 Attn: Bankruptcy Dept., N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
 23082848 +E-mail/PDF: gecsed@recoverycorp.com Oct 22 2015 01:36:44 Synch/HH Gregg,
 Attn: Bankruptcy Dept., P.O. Box 965036, Orlando, FL 32896-5036
 23612362 E-mail/PDF: gecsed@recoverycorp.com Oct 22 2015 01:37:30 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 23082851 +Fax: 866-419-3894 Oct 22 2015 02:10:02 US Cellular, PO Box 7835, Madison, WI 53707-7835
 23082850 +E-mail/Text: bnc@ursi.com Oct 22 2015 01:40:00 United Recovery Systems,
 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Craig A Willette
 aty Joseph D Olsen
 23082847 Renters

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2015 at the address(es) listed below:

Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
 Joseph D Olsen on behalf of Trustee Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
 Richard G Larsen on behalf of Debtor JENNIFYR PFEIFER rlarsen@springerbrown.com,
 jkrafcsin@springerbrown.com/iprice@springerbrown.com

TOTAL: 4